

Certificate Number: 03088-PAE-DE-038900056

Bankruptcy Case Number: 20-12350



03088-PAE-DE-038900056

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 24, 2024, at 4:54 o'clock PM CDT, Steven B Young completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 24, 2024 By: /s/Ana Avalos

Name: Ana Avalos

Title: Counselor